

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NORTH CAROLINA  
EASTERN DIVISION

NELLIE NEWSOM )  
Plaintiffs, )  
v. )  
BRANCH BANKING AND TRUST )  
COMPANY; MORGAN STANLEY )  
MORTGAGE CAPITAL, INC.; )  
MORGAN STANLEY MORTGAGE )  
CAPITAL HOLDINGS, LLC; FV-1, INC.; )  
IGLOO SERIES II TRUST; and U.S. )  
BANK TRUST NATIONAL )  
ASSOCIATION, )  
Defendants. )

**JUDGMENT**

No. 4:18-CV-112-FL

**Decision by Court.**

This action came before the Honorable Louise W. Flanagan, United States District Judge, for consideration of defendants' motions to dismiss.

**IT IS ORDERED, ADJUDGED AND DECREED** in accordance with the court's order entered October 10, 2019, and for the reasons set forth more specifically therein, defendants' motions to dismiss are GRANTED. Where plaintiff's TILA claims are time barred, and plaintiff has failed to respond to the instant motions to dismiss, plaintiff's claims addressed herein are DISMISSED WITH PREJUDICE.

**This Judgment Filed and Entered on October 10, 2019, and Copies To:**

Nellie Newsom (via CM/ECF Notice of Electronic Filing)  
Daniel Cahill / Dylan Castellino (via CM/ECF Notice of Electronic Filing)  
Christopher T. Graebe / Allison Stewart / Peter S. Wahby / Stephanie Smiley (via CM/ECF Notice of Electronic Filing)  
Claire L. Collins (Via CM/ECF Notice of Electronic Filing)

October 10, 2019

PETER A. MOORE, JR., CLERK

/s/ Sandra K. Collins  
(By) Sandra K. Collins, Deputy Clerk